

Your Telecommunications Consumer Handbook



A guide to your
telecommunications
service questions

Provided by your

Indiana

Office of

Utility

Consumer

Counselor

The advocate for Indiana's
Utility Consumers

Indiana Office of Utility Consumer Counselor
100 North Senate Avenue
Room N501
Indianapolis, Indiana 46204-2215
(888) 441-2494 (toll-free)
www.state.in.us/oucc
uccinfo@ucclan.state.in.us
August 2000

Introduction

With many changes happening in the telecommunications industry, it often can be overwhelming for telephone consumers to understand the industry, competition and consumer rights.

This telecommunications guide is intended answer some of the most frequently asked questions and to provide general information on various telecommunication issues, such as shopping for long distance service, slamming, cramming and local telephone competition. We hope you find this information helpful and useful.

If you have questions after reading this handbook, please contact the Indiana Office Utility Consumer Counselor's consumer services staff toll-free at (888) 441-2494, at our web site www.state.in.us/oucc or write to us at 100 North Senate, Indianapolis, IN 46204-2215.

Telecommunications Consumer Handbook

Table of Contents

Understanding Your Telephone Bill	6
Local Service Charges	7
Long Distance Service Charges	9
Shopping for Long Distance Service	12
Choices	12
Know Your Needs	13
Shopping Suggestions	14
Other Resources	16
Lifeline Customers	16
Common Scams	17
Slamming and Cramming	17
Toll fraud	21

Telemarketing calls 23

Special Services 27

Hearing or speech impaired 27

Visually Impaired 27

Lifeline / Link-Up Assistance Program 27

A Guide To Telephone Line Repairs 31

Utility Service Disconnection 33

Understanding Your Telephone Bill

With increased customer choice, telephone bills have become more complex. Charges appearing on telephone bills can be challenging to understand.

The following information will help explain some of the most common charges. In addition to eliminating confusion, this information also can help consumers make more informed telecommunications purchase decisions.



As shown in the table below, some charges are required while others are billed at the provider's discretion. For example, monthly calling plan fees and minimum usage charges are not charges required to be on a consumer's bill. Consumers unhappy with these charges should shop for another plan or provider that better meets their needs.

Typical Phone Charges and Fees

	Required	Discretionary
Local Phone Service	<ul style="list-style-type: none">• Monthly Local Service Charge• Subscriber Line Charge• 911 Service• Telephone Relay• Taxes	<ul style="list-style-type: none">• Charges for Unregulated Services• Universal Service Fund• Phone Rental
Long Distance Phone Service	<ul style="list-style-type: none">• Long Distance Charges• Taxes	<ul style="list-style-type: none">• Minimum Usage Charges• Monthly Calling Plan Fee• Universal Service Fund• Payphone Access Fee

Local Service Charges

Monthly Local Service Charge

This charge must be paid to receive local phone service. The Indiana Utility Regulatory Commission (IURC) has procedures, based on state law, that most phone companies must follow to change these rates.

Subscriber Line Charge

The Subscriber Line Charge (also known as the Federal Access Charge, Interstate Access Charge, End User Common Line Charge or Customer Line Charge) is required by the Federal Communications Commission (FCC) to recover part of the costs of providing interstate long distance access over the local loop. The local loop includes outside telephone wires, underground conduits, telephone poles, telephone lines and other facilities used to link your phone to the telephone network.



The Subscriber Line Charge is billed directly by local telephone companies to their local service customers. This charge is currently capped at \$4.35 per month for your primary residential line, but under Federal Communication Commission rules may rise to as much as \$6.50 by July 2003. Subject to IURC approval, local telephone companies also may levy an intrastate subscriber line charge.

911 Emergency Service

Under state and local law, all telephone customers are required to pay a fee to support their local emergency telephone system. This may be a central dispatch for 911 calls or Enhanced 911, which automatically identifies your number and location when reporting a police, fire, medical or other emergency.

Telephone Relay Charge

The Indiana Telephone Relay Access Corporation (InTRAC) surcharge, also known as the Telephone Relay Charge, is a mandatory monthly fee used to provide dual party relay services to hearing impaired and speech impaired persons.

Taxes

The Federal Tax or Federal Excise Tax appears on both your local and long distance phone bills. It is charged as a set percentage regardless of which telephone service provider you use. The U.S. Congress recently passed a law that will phase this tax out over a number of years. State Sales Tax is currently 5 percent in Indiana and does not vary between companies.

Charges for Unregulated Services

Under Indiana law, the Indiana Utility Regulatory Commission (IURC) has determined that certain services do not require rate approval. These are “optional” services, such as Internet service, caller ID, voice mail, inside wire maintenance plans, and pay-per-use services like automatic callback (*69), that consumers may elect to purchase from competing companies. Monitor your bill to ensure you’re paying only for the optional services you want, and shop for the best deal.

Universal Service Fund (USF)

The Universal Service Fund (USF) charge, also known as the Universal Connectivity Charge or Universal Service Fee, may appear on both the local and the long distance portions of your phone bill. Under federal law, the FCC requires local and long distance companies to contribute to this federal fund. The USF is used to provide affordable phone service to low-income or rural customers and also provides discounts on telecommunications services and Internet access for eligible schools, libraries and rural



health care providers.

Many companies recover their USF contribution by placing a charge on customers' bills. This can be a fixed monthly charge or a percentage of a consumer's total service charges. Other companies choose not to recover this fee by adding a separate charge on customers' bills. Ask about this when comparing companies' plans.

Local Number Portability (LNP)

LNP allows consumers to keep their phone numbers when they change their local telephone company, but stay at the same location.

Local phone companies are allowed to recover the costs of upgrading equipment to provide LNP service by charging all customers in affected areas a LNP charge. Local companies are allowed by the FCC, but not required, to assess a separate charge even if a consumer has no local service choice.

LNP charges are approved by the FCC for five years and vary by phone company. Local telephone companies are not allowed to assess these charges to Lifeline Assistance Program customers.

Phone Rental

Phone companies used to own all phones, but this is no longer required. It is generally much cheaper to buy a phone than to lease one, especially for home use.

Long Distance Service Charges

Long Distance Charges

Local Long Distance (also known as Local Toll or IntraLATA) charges are for calls made to phone numbers outside your free local calling area, but within your Local Access Transport Area (LATA). You also will see a separate listing of long distance charges for calls made to phone numbers outside your LATA. Since

you can choose among different phone companies for these services, these rates are not regulated.

Taxes

See the above description under Local Service Charges.

Minimum Usage Charge

Under certain long distance calling plans, if a consumer's monthly charges do not exceed a minimum amount, the customer is responsible for paying the difference between the minimum and the charges for calls made. For example, if your minimum usage charge is \$5, but you made only \$3 in long distance calls during the month, you would pay an additional \$2 to your long distance service provider. However, if you made \$6 in long distance calls, you would pay no additional amount. Not all companies or plans have this charge, so shop around.

Monthly Calling Plan Fee

Some calling plans require consumers to pay a fixed monthly fee in order to receive a specified per minute rate during certain hours or days. This fee is assessed each month regardless of usage. Other companies may offer similar or better per minute rates without this fee. Shop around for the provider and plan that best fits your calling patterns.

Universal Service Fund (USF)

See the above description of this fee under Local Service Charges. USF charges also may appear on both the local long distance (intra-LATA) and long distance (inter-LATA) portions of your phone bill.

Payphone Access Fee



Under federal law, payphone companies must be compensated by long distance companies for calling card, 10-10 dial-around and other types of calls made from payphones. Some long distance companies choose to recover these payments through a separate fee on customer bills, while others choose to include these costs in their rates.

Read Your Telephone Bill!

It is important to read your telephone bill every month to make sure you have been charged correctly. If you have a question about a charge or think charges are incorrect, call the company responsible for the charges.

Shopping for Long Distance Service



Although finding the right long distance plan to fit your needs takes time, shopping for long distance service can save you money. Deciding how much time to spend shopping depends on the size of your bill and how much time you have to shop. Today, there are many options for long distance service. Many companies offer different long distance plans to fit various customer needs.

Choices

Since the mid-1980s, you have been able to choose the company that provides long distance service for state to state calling and between regional calling areas, called LATAs.

Indiana is divided into 10 Local Access Transport Areas or LATAs. Inter-LATA calling refers to long distance calls made between states and between LATAs. Intra-LATA calling refers to long distance calls made within your LATA. This also is known as local long distance.

Now, all Indiana telephone consumers also can choose the company that provides long distance service within your LATA.

In today's competitive long distance market, it is possible to have more than one company providing you with long distance service. For example, you could choose:

- A preferred company ("1 + dialing) for your **Inter-LATA** long distance calls;
- A preferred company for your **Intra-LATA** long distance calls;
- A 10-10 number provider;

-
- A calling card;
 - A prepaid phone card;
 - A toll-free phone number for calls to your residence or business; or
 - Operator Assisted Calls, such as collect calls.

No matter which service(s) you choose to meet your long distance calling needs, remember to shop for the best deal. For example, you may find that one long distance company gives you the best rate for state-to-state calls, but another company offers you the best rate for local long distance calls.

Know Your Needs

Begin shopping for long distance service by knowing your needs. The same long distance calling option is not right for all consumers. To understand your long distance needs, review your monthly phone bills to determine your calling patterns. It will be helpful to know:



- The average number of long distance calls you make each month;
- The average duration of your calls;
- What time of day you make most of your long distance calls; and
- The places you are calling.

Once you understand your calling pattern, compare the different long distance options and plans offered by long distance companies. Then determine the option that best fits your long distance needs. Consider requesting written information on different companies' offers to ensure there is no misunderstanding. Keep in mind that you could determine to select different companies and different services, such as 10-10 numbers, for different types of calls (e.g. state-to-state calls or local long distance calls).

Shopping Suggestions



There are many factors to consider and compare when shopping for long distance service. Which factors you choose to consider and the weight you place on each will depend on your specific long distance needs.

Rates

- Ask what the per minute rates are for different times during the day and for different days of the week.
- Ask what the rates are for Inter-LATA (between states and between LATAs) versus Intra-LATA (local long distance within your LATA).

Monthly Charge

- Some long distance plans charge a fixed amount per month just to be on the plan, regardless of your monthly usage.
- Many companies now offer calling plans with no minimum monthly fees, so shop around for the best offer.

Monthly Minimum Usage Charge

- Some long distance plans require a minimum usage of \$3 or more per month in long distance calls.
- If you do not make any calls, you will still owe the minimum usage charge. Charges for calls you do place are credited toward the minimum usage charge.
- Many companies have eliminated these fees, so shop around for the best deal.

Per Call Minimum Charges

- Some 10-10 numbers charge you a fee just to place a call. This charge could be 5 cents or more.

Per Call Minimum Talk Times

■ Some 10-10 numbers require you to pay for a minimum amount of minutes per call. For example, if a company charges you 99 cents for up to 20 minutes of talk time, you will be billed 99 cents if you talk for one, five, 15 or 20 minutes.

Universal Service Fund Fee

■ Under federal law, local and long distance companies are required to contribute to the Universal Service Fund (USF). This fund is used to provide affordable telephone service to low-income and rural customers.

■ Companies are not required to recover this contribution through a separate charge to their customers. As a result, some do not collect a distinct USF fee, some charge a flat fee and others may charge a percentage of your long distance calls.

Rounding

■ Different companies bill you in different second increments, ranging from six seconds to 60 seconds.

■ For example, some long distance companies charge you for a five-minute call when you've only spoken for four minutes and two seconds. This is because the company bills in sixty-second increments.

Customer Service

■ Find out if the company's customer service staff is accessible and helpful.

Billing Arrangements

■ Most long distance companies bill you monthly through your local phone bill. However, some companies may bill low-volume users every quarter unless the customer requests to be billed monthly.

■ Some long distance companies offer special discounts for

direct credit card billing instead of billing you on your local phone bill. These companies make your long distance calling details available on the Internet.

Miscellaneous Charges

■ Check to see if any other charges may apply to your account, including late fees or returned check fees.

Other Resources

The Telecommunications Research and Action Center (TRAC), a Washington, D.C. nonprofit consumer group, operates a web site that can examine your telephone bill and recommend a long distance company. You can find the web site at www.trac.org.

If you do not have access to a computer, you can request a rate comparison chart by sending \$5 and a self-addressed stamped envelope to TRAC, P.O. Box 27279, Washington, D.C., 20005.

Another option is to contact A Bell Tolls, which provides an independent comparison of current long distance company rates. The comparisons include rates for 10-10 numbers, rates within Indiana and state-to-state rates. You can find the A Bell Tolls web site at www.abelltolls.com.

The Federal Communications Commission offers telephone consumer information at www.fcc.gov/cib.

Lifeline Customers

If you are a low-income customer currently receiving Lifeline/Link-Up benefits from your local phone company, tell your long distance carrier. Some long distance companies waive minimum usage charges and universal service fees for Lifeline participants. If you'd like more information on Lifeline/Link-Up, contact your local phone company or the OUCC.

Common Scams

Slamming and Cramming

What is slamming?

Slamming is the transfer of a consumer from one phone company to another without the consumer's knowledge or consent. This happens most frequently with long distance telephone service, but also could occur with local phone service as competition increases. Rates charged by the slamming company may be higher than those charged by the previous provider. Slamming violates Indiana law IC 8-1-29 as well as Indiana Utility Regulatory Commission (IURC) and Federal Communications Commission (FCC) rules.

What is cramming?

Cramming involves the placing of charges on a consumer's phone bill for services that were not requested or used by the consumer. Many services can be crammed, including those with no relation to telephone service. These services could include voice mail, Web page development or toll-free calls (800, 888 or 877 numbers) that automatically roll over to toll calls (900 numbers). Cramming also violates Indiana law as well as IURC and FCC rules.

Indiana's Slamming and Cramming Rules

As directed by state law, the IURC has adopted rules to prohibit slamming and cramming. These rules are found in the Indiana Administrative Code at 170 IAC 7-1.1-19 (a copy can be found at your local library or on the World Wide Web at www.state.in.us/legislative/iac).

The rules:

- ✓ Prohibit slamming and cramming;
- ✓ Detail the proper ways to obtain a consumer's authorization;
- ✓ Prohibit companies from collecting unauthorized charges; and
- ✓ Prevent the disconnection of local phone service for nonpayment of disputed charges that are reported to the IURC.

Proper Authorization

A company providing local or long distance service must be able to demonstrate that it has proper authorization from the consumer before the company:

- orders a change in local or long distance phone service for a consumer; or
- places charges on a consumer's bill for services that do not appear in the company's tariff filed with the IURC.

Authorization can be obtained in one of the following ways.

- Written signature on a form meeting specific requirements
- Taped voice authorization during a call made on the specific phone service line to be changed
- Taped voice authorization by an independent, third-party verification service
- Written information meeting specific requirements mailed to the consumer within three business days of a consumer's request for a change

Slamming and Cramming Fines

State law also provides an additional tool to ensure that



companies abide by the state's policy that prohibits slamming and cramming. The IURC is authorized to fine telecommunications providers up to \$2,500 for each instance of slamming or cramming. These fines may be levied only after a formal legal

proceeding before the IURC. During these proceedings, the Indiana Office of Utility Consumer Counselor (OUCC) acts as the legal representative for consumers who have been slammed or crammed.

Protect Yourself

Call your local telephone company today

Request information on any services that it provides to protect customers from slamming or cramming. One



example offered by most local phone companies is a “PIC freeze.” (PIC stands for **P**resubscribed **I**nterexchange **C**arrier,” which is the technical name for your preferred long distance company.)

With a PIC freeze on your account, the local phone company will secure your permission directly before acting on an order sent by another company to change your service. Services like the PIC freeze are typically offered free of charge.

Be careful and firm with telemarketers

If you receive a call from a new long distance or local telephone provider, be careful. If you would like the information, but would prefer it in writing, tell the caller. You also can mention that, in Indiana, the company is required to send this to you. Feel free to *NOT* answer questions asked by the caller with a direct “yes” and do not state your name or phone number for the caller. Some unscrupulous firms tape these calls and then “doctor” the tape to “prove” you authorized the change. If you are not interested in using the company’s services at all, if the marketer makes you uncomfortable or pressures you too much, simply thank them and hang up.

Carefully read all of your mail

Look for anything stating that you have switched phone providers or authorized a charge to appear on your phone bill. If you did not desire or authorize the change or the charge, notify the provider and verify that the noted change will not take effect. Call your local phone company to



advise it as well and to confirm that your wishes have been carried out. Keep a record of these contacts in case you are later crammed or slammed.

Carefully read contest or sweepstakes information

Read to learn if your participation in a contest or sweepstakes also authorizes a change in phone service or automatically signs you up for some new service, such as voice mail, that will be charged to your phone bill. Many instances of cramming or slamming occur in this way. Always read the fine print.

Read your phone bill carefully each month

Look for company names that you do not recognize or charges you cannot identify. Call the companies listed on the bill to confirm that you are only paying for services you authorized and want to receive.

Have You Been Slammed or Crammed?

If you believe you have been slammed or crammed, we recommend you take the three actions listed below. Make sure to keep a record of your communication with each company or organization. Note dates and times of your attempts to reach them, along with the names of any individuals you speak with and a summary of what was discussed.

Call or write the company that slammed or crammed your service

Inform it of the services and charges you are disputing. Ask that the services be removed immediately and that all charges be credited. If the company claims to have received the necessary authorization to provide the service, request a copy of that authorization. Finally, inform the company that you will be reporting the problem to both your local phone company and the Indiana Utility Regulatory Commission.



Call or write your local telephone company

Provide the company with information on the services and related charges that you did not request or authorize. Request any changes or charges be removed. If either your long distance or local phone service was slammed, let them know which company you would like to have reinstated as your phone carrier. Also request that any “change charges” — the charge for switching companies — be removed from your bill. Finally, ask for information on any services the company provides to prevent slamming and cramming to determine if these meet your needs. These services are typically provided free of charge. One example of such a service — a “PIC Freeze” — is described previously in this handbook.

Call the OUCC toll-free at (888) 441-2494

The Indiana Office of Utility Consumer Counselor’s Consumer Services staff is available to assist you and file your complaint with the Indiana Utility Regulatory Commission (IURC). The IURC is authorized to enforce Indiana’s law against slamming and cramming. The IURC’s Consumer Affairs Division will investigate your complaint and inform you of the results of their investigation. While the investigation is ongoing, your local phone provider may not disconnect your service due to nonpayment of the disputed charges. If the IURC determines that the state’s slamming or cramming law or rules have been violated, the disputed charges must be removed from your bill. The IURC’s Consumer Affairs Division also may be contacted directly at (800) 851-4268.

Toll fraud

Toll fraud is the theft of telephone time by people who contact you by phone and are connected to your telephone line, then trick you into placing expensive pay-per-use calls or costly international calls, or fool you into paying for long distance or collect calls. Thieves make random calls to pagers and leave a telephone num-

ber for a foreign country or a pay-per-use number in order to get you to place an expensive call in return. The first time the customer realizes what has happened is when a bill arrives with unknown charges to unknown telephone numbers.

Consumers also are being lured into calling international telephone numbers through advertisements and other promotions for interesting or important information. Ads may promise information and entertainment services ranging from psychic readings to chat lines to employment opportunities. You may be unaware that some of these numbers are actually costly international “pay-per-call” numbers, where a portion of your international long distance charge goes to pay for the information or entertainment you receive over the telephone.

The protections afforded by the Federal Trade Commission’s 900 Number Rule – clear disclosure about the cost of the call before those costs are incurred – do not apply to international pay-per-call numbers. There is no easy way to block access to these numbers from your telephone. If your bill contains an unauthorized call, contact your local telephone company as well as your long distance carrier. The telephone company may provide a credit or refund, but they are not required to do so.

Telemarketing Calls

Many people find telemarketing calls annoying. However, there are laws and services that can help you reduce the number of such calls. Also, if you do receive a phone call from a telemarketer, there are rules he or she must follow when discussing the company's products and/or services.

Indiana's Telephone Privacy List

Indiana has joined a growing number of states by creating a Telephone Privacy List for telemarketing. The list and its accompanying standards received legislative approval in 2001 (House Enrolled Act 1222) and take effect on January 1, 2002.

The Indiana Attorney General's office manages the Telephone Privacy List and investigates consumer complaints against telemarketing. You can register your number by calling the Attorney General's office toll-free at **(888) 834-9969** or on the Web at **www.IN.gov/attorneygeneral**. Registration is free, and consumers who register are added to the list on a quarterly basis.



Most telemarketers that want to contact Indiana consumers are prohibited from calling your phone number once it is listed. However, the Indiana Telephone Privacy law has some exceptions. The following may contact you, provided that they use their own employees or volunteers and do not use telemarketing firms:

- Charities
- Collection agencies and debtors
- Insurance agents
- Newspaper subscription salespeople
- Real estate agents

Under the Telephone Privacy law:

- A new list is to be published every three months.
- The Attorney General's office may investigate and penalize any telemarketer that violates the law, by seeking either fines or an injunction.
- The maximum fine for a first-time violation of the law is \$10,000. For any additional violation, the maximum fine increases to \$25,000.

The law also provides that a telephone solicitor must disclose his or her first and last name upon making contact with you, while also providing the organization's name, address and phone number. Any contract made under a telephone sales call:

- Must be reduced to writing and signed by the consumer;
- Must contain the seller's name, address, and business telephone number, the total price of the contract, and a detailed description of the goods or services being sold;
- Must provide the same description of goods or services in the contract as principally used in the telephone solicitation;
- Must contain the words: "You are not obligated to pay any money unless you sign this contract and return it to the seller." (This language must appear in bold, conspicuous type immediately before the signature line); and
- May not exclude any oral or written representations made by the telephone solicitor in connection with the transaction.

The DMA's Telephone Preference Service

Another way to reduce telemarketing calls is to contact the Telephone Preference Service, offered by the Direct Marketing Association (DMA). The DMA commercially publishes and markets lists of consumers who do not wish to receive solicitation calls. Registration is good for five years.

While registration with the DMA should reduce the number of unsolicited calls you receive, it may not eliminate all of them. There are no laws requiring telemarketers to comply with the DMA's national lists. Adherence is strictly voluntary.

You can be added to the DMA's lists by sending your name, telephone number (including the area code) and address (including the zip code) to:

Telephone Preference Service
Direct Marketing Association
P.O. Box 9014
Farmingdale, New York 11735-9014

Signing up for the DMA lists by mail is free. Another option is to sign up via the Internet. However, the DMA charges a five-dollar fee and requires a valid credit card for Internet registration. If you choose to sign up online, the Internet address is **www.the-dma.org/cgi/offtelephonedave**.

The DMA's Mail Preference Service can help remove consumers from national advertising mailing lists. Information on this service is available online at **www.the-dma.org/consumers/offmailinglist.html**.

Federal Telemarketing Regulations

If you do receive a phone call from a telemarketer, the caller must follow the Federal Trade Commission's telemarketing sales rule. This rule requires telemarketers to identify themselves, disclose that it is a sales call and tell you exactly what they are trying to sell.

A telemarketer may not:

- call before 8 a.m. or after 9 p.m.;
- threaten, intimidate or harass you; or
- call again if you ask him/her not to.

It is also illegal for telemarketers to request advance payment to: help repair your credit record, recover money you may have lost to other telemarketers or help you get credit or loans. In addition, the FTC rule requires telemarketers to:

- disclose the total cost and other terms of sale before you make any payment for goods or services;
- disclose if they do not allow refunds, exchanges or cancellations;
- provide the odds of winning a prize (if applicable);
- inform you that no purchase is necessary; and
- tell you how to get instructions for entering a contest without buying anything.

Federal regulations also require telemarketers to maintain records of requests not to receive future solicitations. You can avoid future solicitation calls to your home telephone number by clearly stating that you want to be added to the caller's do-not-call list and do not want to receive any further solicitations from that person or entity. The person or entity making the call must keep a record of your do-not-call request for ten years from the time of your request and may not make further telephone solicitations to your home. Tax-exempt nonprofit organizations are not required to keep do-not-call lists. In addition, the federal do-not-call rules do not apply to calls placed to business telephone numbers.

If you have further questions about federal telemarketing rules, you can reach the FTC toll-free at 1-877-FTC-HELP (382-4357) or by mail at:

Federal Trade Commission
CRC-240
Washington, D.C. 20580

In addition, if you want to file a complaint about a particular company or organization with the FTC, you can do so online at **www.ftc.gov/ftc/complaint.htm**.

While the FTC does not resolve individual consumer disputes, your complaint, comment, or inquiry may help spot a pattern of violations requiring law enforcement action. It can also help the FTC inform people about larger trends affecting consumers.

(Section revised 12-01)

Special Services

Hearing or speech impaired

Under the Americans with Disabilities Act (ADA), the Federal Communications Commission (FCC) shall ensure that interstate and intrastate telecommunications relay services for hearing impaired and speech impaired individuals are available, to the extent possible and in the most efficient matter.

Visually Impaired

If you are visually impaired, request a large print bill from your local phone company. Most local phone companies offer a bill that uses a large typeface. Also, some local telephone companies offer special services for visually impaired consumers, such as operator assisted phone calls and directory assistance. Check with your local phone company to see if it offers any services for the visually impaired.

Lifeline / Link-Up Assistance Program

What are Lifeline and Link-Up?

Lifeline and Link-Up are federal subsidy programs designed to ensure that consumers with low incomes can afford local telephone service. The programs are provided through local telephone companies.

Benefits of Lifeline

Lifeline lowers the cost of local home telephone service by \$5.25 per month. If you choose to block direct access to long distance service (toll-blocking) through your local phone company, Lifeline removes the need to pay a deposit to receive new local phone service. (See “Consider blocking your long distance service” for more information.) Lifeline is available for one phone line per home.

Benefits of Link-Up

Link-Up covers 50 percent of the connection charge for new telephone service up to a maximum of \$30. Link-Up also allows you to finance connection charges over a period of one year without interest. Link-Up is available for only one telephone line per home, but may be used for subsequent connection charges if you move to a new residence.

Eligibility for Lifeline and Link-Up subsidies

Persons enrolled in one or more of the following assistance programs may be eligible to receive Lifeline and Link-Up benefits.

- Medicaid
- Supplemental Security Income (SSI)
- Low Income Home Energy Assistance Program (LIHEAP)
- Food Stamps
- Federal Public Housing Assistance

All of the following conditions also must be met to receive Lifeline and Link-Up subsidies.

- Telephone service must be listed in your name
- You cannot be listed as a dependent on another person’s tax return
- Telephone service must be for your primary residence (not a business or second home)

How to apply for Lifeline and Link-Up benefits

Contact your local phone company's customer service department to apply. Contact information can be found on your telephone bill or in the phone book.

Your local phone company will provide a simple, one-page application to complete. You must return the completed application to your phone company with documentation of your participation in one of the five assistance programs.



What services are included in Lifeline telephone services?

All qualifying low-income consumers will receive basic, single-party telephone service with access to the normal supplemental services, such as emergency services, long distance and directory assistance. Toll-blocking service is available to Lifeline consumers free of charge. Toll-blocking prevents the placement of direct-dialed long distance calls, the use of other toll services and prevents you from receiving collect calls at your home.

Consider Blocking Your Direct Long Distance Service

If you experience frequent service disconnections due to unpaid telephone bills, toll-blocking could help you maintain uninterrupted local service by preventing the accumulation of long distance and other toll charges, such as operator assisted calls and directory assistance.

Toll-blocking offers several benefits for Lifeline customers. If you use toll-blocking, you do not have to pay a deposit to receive new local phone service.

You also can protect your household from unauthorized long distance charges or unauthorized calls to other services that bill you by the minute, such as "900" numbers.

If you decide to use toll-blocking, you still can make important long distance calls from your home by using a prepaid calling card.

However, prepaid calling cards are not problem-free. If you are considering purchasing a prepaid calling card, you need to read and understand all the fine print and find out whom to contact if there is a problem with the card. Some consumers have discovered that companies have gone out of business or the toll-free access numbers are always busy, preventing use of the card.

Does Lifeline or Link-Up help with long distance costs?

No. However, some long distance companies offer similar types of assistance to consumers enrolled in the Lifeline or Link-Up programs. The Indiana Office of Utility Consumer Counselor encourages you to ask your long distance provider about this. Also, when shopping for long distance service, include this on your question list.

A Guide To Telephone Line Repairs

Picking up your phone and hearing static or no sound at all can be frightening. Most people take continuous phone service for granted, and when problems occur, it can be a frustrating experience. The easiest way to locate the source of the problem is by using a NID (Network Interface Device).

A NID is a gray box usually located on the outside of your house near the point where the telephone line enters the building. The NID can help you diagnose where your trouble lies, either within the wiring in your house or in the telephone line outside, thus revealing whether you or your local phone company are responsible for making the repair.

To determine whether the problem is in the inside or outside wiring, take a working phone out to the NID. Use a screwdriver to snap open the cover. If you encounter trouble opening the box, contact your local phone company. Within the NID is a test jack for each of your phone lines. You should test each of them by first removing the plug from the test jack(s). Plug your phone into a test jack and wait for a dial tone. Then dial a local number to determine if you can complete a call.



If your call goes through, the problem is in your home and could be caused by a faulty telephone, jacks or inside wiring. You can repair the problem yourself, hire your local phone company on a time and materials basis or hire an independent contractor to fix it.

Consumers who subscribe to an inside wire maintenance plan should contact their local telephone company. Tenants who reside in an apartment or multi-unit building should call their landlord before making arrangements for an inside wire repair. Maintenance

of inside wire is dictated by local property law.

If you hear static or get no dial tone, the problem is most likely in the outside line. Contact your local phone company and ask them to test their facilities. If they find a problem, they will repair the line at no cost.

If you encounter a problem with your telephone service, do not have a NID, and cannot determine the source of the problem, contact your local telephone company. The company will visit the premises to diagnose the problem.

At that time, the company will also install a NID or make arrangements to install it on a return trip. Customers may also install their own NID or hire an independent contractor.

Utility Service Disconnection

Utility service disconnection procedures vary depending on the type of utility providing service. This section summarizes the utility service disconnection rules found in the Indiana Administrative Code (170 IAC et. seq.) Please review the code for specific language.

The disconnection rules apply to utilities subject to Indiana Utility Regulatory Commission (IURC) jurisdiction. Not all utilities are subject to IURC jurisdiction. See additional OUCC publications for more information.

What should I do if I receive a disconnection notice?

Immediately contact the utility to discuss why you are being disconnected. If you are facing utility disconnection due to nonpayment, discuss payment plan options with your utility company. Many utilities are willing to provide payment options, while continuing to provide you with utility service.

What if I am currently unable to pay my entire utility bill?

A utility may not disconnect your service if you can show a cause, such as financial hardship, for your inability to pay the full amount. However, you must:

1. pay a reasonable portion of the bill (defined as the lesser of \$20 or 25 percent for telephone bills);
2. agree to pay the remainder within three months;
3. agree to pay all undisputed future bills when due; and
4. not have violated any similar agreement with the utility in the last 12 months.

If you are unable to pay an unusually large bill, the utility may not disconnect your service if you:

1. pay a reasonable portion of the bill;
2. agree to pay the remainder at a reasonable rate; and
3. agree to pay all undisputed future bills.

Are there other reasons a utility may not disconnect service?

Yes. A utility also may not discontinue your service if you:

- Fail to pay for merchandise or appliances purchased from the utility furnishing the service;
- Fail to pay for utility services rendered at a different metering point, or any other location, if such a bill has remained unpaid for 45 days or less;
- Fail to pay for utility services to a previous occupant, unless the utility has good reason to believe that you are attempting to defraud the utility by using another name;
- Fail to pay for a different form or class of utility service; and
- Fail to pay the balance of a delinquent account of another customer unless you are the guarantor of that person's account.

Is the utility required to provide a disconnection notice?

Yes. The utility must provide advance notice of service disconnection. When you receive this notice, you should immediately contact the utility to discuss ways to avoid disconnection.

If the utility has valid grounds for disconnecting your service, it must follow certain rules before it may disconnect your service. The utility must serve you with clear, advance notice of the disconnection date. This advance notice is five days for telephone utilities.

The notice must be clearly written, precise, easy to understand and include the following information:

- The date of the proposed disconnection;
- The reason for the proposed disconnection;
- The utility's telephone number for the customer to call in order to question the proposed disconnection or seek information concerning customer's rights; and
- Consumer rights information or reference to a publication containing this information.

A utility can only disconnect your service from 8:00 a.m. to 3:00 p.m. local time. It may not disconnect service for nonpayment on any day that the utility office is closed to the public, or after noon of the day before any day that the utility office is closed to the public.

Utilities are not required to collect any payments from customers on the spot to prevent service disconnection. If your utility has authorized its employees to collect payments, disconnection can be avoided by paying any undisputed amount due to that employee.

Can a utility disconnect service if it will threaten someone's health?

If utility disconnection will cause a serious and immediate threat to the health or safety of a person in your household, the utility must postpone disconnection for 10 days if you provide the utility with a medical statement from a licensed physician or a public health official. This postponement can be continued for one additional 10-day period upon the provision of an additional medical statement.

Can a utility disconnect service without prior notice?

There are certain circumstances under which a utility can

disconnect your service without any prior notice. This can take place only:

- If a condition exists that can be dangerous or hazardous to life, physical safety or property;
- If the Indiana Utility Regulatory Commission or a court orders service disconnection;
- If fraudulent or unauthorized use of the service is detected and the utility has reasonable grounds to believe that you are responsible;
- If the utility's regulating or measuring equipment has been tampered with and the utility has reasonable grounds to believe that you are responsible for such tampering.
- If the utility's equipment is used in a manner disruptive to the service of other customers; or
- If, under extraordinary circumstances, unlimited access to toll network may result in a substantial revenue loss to the utility. In such a case, the utility must undertake reasonable efforts to discuss these circumstances with you before the actual disconnection.

How do I get reconnected?

After you have resolved any problems that led to utility service disconnection, you can apply for service reconnection. The utility may charge a reasonable reconnection fee that cannot exceed the charge approved by the Indiana Utility Regulatory Commission in the utility's filed tariffs. The utility must reconnect your service as soon as is reasonably possible, but at least within one working day after your request. If your service had been disconnected wrongfully, the utility will restore service immediately and at its own expense.

Indiana Office of Utility Consumer Counselor
100 North Senate Avenue
Room N501
Indianapolis, Indiana 46204-2215
(888) 441-2494 (toll-free)
www.state.in.us/oucc
uccinfo@ucclan.state.in.us
August 2000

